

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

MILSTEAD & ASSOCIATES, LLC

By: Michael J. Milstead

Attorney ID: 021031989

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No.: 222477-17

Attorneys for Secured Creditor: Citibank,
N.A., as Trustee for Chase Funding Mortgage
Loan Asset-Backed Certificates, Series 2003-2

In Re:

Maciver Addaquay

Case No.: 17-33832-MBK
Chapter 13

Judge: Michael B. Kaplan

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor, Citibank, N.A., as Trustee for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-2 in this matter. On or about August 24, 2022, the Creditor approved a 3 month Temporary Hardship Forbearance Plan for Debtor's mortgage loan ending in XXXXXX9936 ("subject mortgage loan"), secured by real property described as 133 ARTHUR AVE, COLONIA, NJ 07067. A forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 92 days (enter number of days) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 08/01/2022 (mm/dd/yy) through 10/31/2022 (mm/dd/yy).

2. Debtor will resume mortgage payments beginning 11/01/2022 (mm/dd/yy) and

will be required to cure the delinquency created by the forbearance period (“forbearance arrears”).

3. The payment amount currently is \$1,726.72.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor does not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor’s obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: September 6, 2022

Respectfully submitted,
MILSTEAD & ASSOCIATES, LLC

/s/ Michael J. Milstead

Michael J. Milstead, Esquire

Attorney ID No. 021031989

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

Attorneys for Creditor

new. 5/2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Michael J. Milstead Atty. ID: 021031989

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 222477-17

Attorneys for Secured Creditor: Citibank, N.A., as
Trustee for Chase Funding Mortgage Loan Asset-
Backed Certificates, Series 2003-2

In Re:

Maciver Addaquay

Case No.: 17-33832-MBK
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CERTIFICATION OF SERVICE

1. I, Michael J. Milstead, Esquire:

☒ represent the Secured Creditor in the above-captioned matter.

☐ am the secretary/paralegal for _____, who represents the
_____ in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On September 6, 2022, I sent a copy of the following pleadings and/or documents to the parties
listed in the chart below:

NOTICE OF MORTGAGE FORBEARANCE

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of
service indicated.

DATED: September 6, 2022

/s/ Michael J. Milstead

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
David G. Beslow Goldman & Beslow, LLC 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Maciver Addaquay 133 Arthur Ave Colonia, NJ 07067	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.